

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Previously Presented) A computer system for managing information relating to credit of a customer, the computer system comprising:
 - a credit information manager component which communicates credit information with third party credit information providers, and
 - collects credit information about the customer, wherein collecting credit information includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;
 - a credit limit manager component which manages credit limit master data by calculating open and used credit for said customer;
 - a credit decision support component which performs analyses of accounting information relating to said customer, and
 - a credit rules engine which:
 - receives the collected credit data from the credit information manager; and
 - generates internal credit scoring and internal credit limits by applying credit rules to:
 - the credit information;

the credit data received from the credit information
manager;
the credit limit master data;
the calculated open and used credit; and
the accounting information relating to said customer.

2. (Currently Amended) A ~~credit management~~ computer system as in claim 1, wherein said credit information comprises external credit scoring.

3. (Cancelled).

4. (Currently Amended) A ~~credit management~~ computer system as in claim 1, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.

5. (Currently Amended) A ~~credit management~~ computer system as in claim 1, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprising customer profession and age information.

6. (Previously Presented) A computer-implemented method of automatically performing a credit check relating to a customer, comprising the steps of:

obtaining, by a computer, an external credit scoring from at least one external credit information provider;

obtaining, by a computer, information relating to calculated open and used credit for said customer;

obtaining, by a computer, credit data about the customer, wherein obtaining credit data includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;

generating, by a computer, internal credit scoring and internal credit limits by applying credit scoring rules to:

the credit information;

the credit data received from the credit information manager;

the credit limit master data;

the calculated open and used credit; and

the accounting information relating to said customer; and

storing, by a computer, said internal credit limits.

7. (Previously Presented) A method of automatically performing a credit check as in claim 6, wherein applying credit scoring rules comprises calculating the internal credit scoring prior to calculating said internal credit limits, and said internal credit scoring is used to calculate said internal credit limits.

8. (Original) A method of automatically performing a credit check as in claim 7, further comprising the step of storing said internal credit scoring.

9. (Cancelled).

10. (Previously Presented) A method of automatically performing a credit check as in claim 6, wherein said accounting information comprises at least one of sales volume information, dunning information and payment history information.

11. (Previously Presented) A method of automatically performing a credit check as in claim 6, wherein said applying credit scoring rules further comprises applying credit scoring rules to customer information, said customer information comprising profession and age information.

12. (Previously Presented) A computer-implemented method of automatically updating a customer's internal credit scoring, said method comprising the steps of:

receiving, by a computer, an updated external credit scoring from at least one external credit information provider;

storing, by a computer, said updated external credit scoring;

collecting, by a computer, credit data about the customer, wherein collecting credit data includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;

calculating, by a computer, open and used credit for said customer;
storing, by a computer, said calculated open and used credit information;
retrieving, by a computer, updated accounting information relating to said customer;
performing analyses, by a computer, of accounting information relating to said customer;
generating, by a computer, new internal credit scoring and internal credit limits by applying credit rules to:
the credit information;
the credit data received from the credit information manager;
the credit limit master data;
the calculated open and used credit; and
the accounting information relating to said customer; and
storing, by a computer, said new internal credit scoring.

13. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the step of requesting said updated external credit scoring from said at least one external credit information provider.

14. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the steps of:
determining if said internal credit scoring is still valid;
determining if said customer is active; and

if said customer is not active, adding said customer to an inactive list and not updating said customer's internal credit scoring.

15. (Original) A method of automatically updating a customer's internal credit scoring as in claim 14, wherein if said customer is not active, erasing a stored credit limit and credit scoring for said customer.

16. (Currently Amended) A computer-implemented method of automated credit limit monitoring for a customer, comprising the steps of:

receiving, by a computer, internal accounting information collectively providing an indication of exposure for said customer, wherein said internal accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;

calculating, by a computer, a total exposure from said internal accounting information, wherein the total exposure comprises a total of said open items, said new orders, and said unbilled and billed but not posted items;

determining, by a computer, if said total exposure is within a predetermined level of said internal credit limit or higher; and

if said total exposure is within a predetermined level of said internal credit limit or higher, triggering an event for follow-up; and

updating, by a computer, internal credit scoring and internal credit limit for said customer.

17. (Cancelled).

18. (Previously Presented) A method of automated credit limit monitoring as in claim 16, further comprising the step of setting a new validity date for said updated internal credit scoring and internal credit limit.

19. (Currently Amended) A computer-implemented method of automated exposure monitoring for monitoring credit exposure, comprising the steps of:

obtaining, by a computer, internal accounting information relating to a customer, wherein said internal accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;

calculating, by a computer, an internal accounting information total, wherein said internal accounting information total comprises a total of said open items, said new orders, and said unbilled and billed but not posted items;

determining, by a computer, if said internal accounting information total exceeds an internal credit limit of said customer; and

if said internal accounting information total does exceed said internal credit limit, triggering an event.

20. (Previously Presented) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing said internal accounting information total.

21. (Previously Presented) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing a difference between said internal accounting information total and said internal credit limit.

22. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run upon said customer placing a new order.

23. (Previously Presented) A method of automated exposure monitoring as in claim 22, wherein if said internal accounting information total does not exceed said internal credit limit, said new order is approved.

24. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises declining said new order.

25. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run periodically.

26. (Cancelled).

27. (Previously Presented) A method of automated exposure monitoring as in claim 19, wherein a plurality of different systems provide said internal accounting information.

28. (Currently Amended) A computer-implemented method of automatically preparing a credit checklist comprising the steps of:

obtaining, by a computer, a first ~~plurality of customer records~~ list of customers from an accounts receivable system;

obtaining, by a computer, a second ~~plurality of customer records~~ list of customers from a billing system; and

taking, by a computer, a predetermined percentage of the first ~~plurality of customer records reported by the accounts receivable system~~ list of customers, a predetermined percentage of the second ~~plurality of customer records reported by the billing system~~ list of customers, critical customer records received, and suspicious customer records received, and preparing a report therefrom.

29. (Cancelled).

30. (Currently Amended) A computer-readable medium storing instructions, which when executed by a processor, cause the processor to perform a method, the method comprising:

obtaining an external credit scoring from at least one external credit information provider;

obtaining credit information relating to calculated open and used credit for said a customer;

obtaining credit data about the customer, wherein obtaining credit data includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;

applying credit scoring rules to said credit information, said credit data received from the credit information manager, the credit limit master data, said calculated open and used credit, and the accounting information relating to said customer to generate internal credit scoring and internal credit limits; and

storing said internal credit limits.

31. (Previously Presented) The computer-readable medium of claim 30, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.

32. (Previously Presented) The computer-readable medium of claim 30, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprising customer profession and age information.

33. (Currently Amended) A computer-readable medium storing instructions which, when executed by a processor cause the processor to perform a method, the method comprising:

receiving internal accounting information collectively providing an indication of exposure for said a customer, wherein said accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;

calculating a total exposure from said internal accounting information, wherein the total exposure comprises a total of said open items, said new orders, and said unbilled and billed but not posted items;

determining if said total exposure is within a predetermined level of said internal credit limit or higher; and

if said total exposure is within a predetermined level of said internal credit limit or higher, triggering an event for follow-up and updating internal credit scoring and internal credit limit for said customer.

34. (Previously Presented) The computer-readable medium of claim 33, further comprising the step of setting a new validity date for said updated internal credit scoring and internal credit limit.